

RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601

Re: JUAN F ESPINAL  
MARIA L ESPINAL  
66 SENECA AVENUE  
DUMONT, NJ 07628

Atty: RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2024  
Chapter 13 Case # 22-19651**

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$39,782.68**

**RECEIPTS AS OF 01/01/2024**

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
01/06/2023	\$150.00	8923620000	02/03/2023	\$150.00	8979287000
03/10/2023	\$150.00	9048500000	04/14/2023	\$634.17	9111695000
06/13/2023	\$634.17	9219063000	09/25/2023	\$634.17	9395864000
10/02/2023	\$634.14	9408892000	10/19/2023	\$660.00	9439653000
11/21/2023	\$660.00	9493249000	12/22/2023	\$724.00	9545385000
<b>Total Receipts: \$5,030.65 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$5,030.65</b>					

**LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2024**

(Please Read Across)

**CLAIMS AND DISTRIBUTIONS**

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			356.32	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	4,150.00	100.00%	4,008.25	141.75
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AFFIRM, INC.	UNSECURED	0.00	*	0.00	
0003	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0004	CAPITAL ONE BANK (USA), N.A.	UNSECURED	2,169.08	*	0.00	
0005	CAPITAL ONE AUTO FINANCE	UNSECURED	0.00	*	0.00	
0006	CAVALRY SPV I LLC	SECURED	1,243.32	100.00%	0.00	
0007	CITIBANK/THE HOME DEPOT	UNSECURED	0.00	*	0.00	
0008	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	921.61	*	0.00	
0009	CAVALRY SPV I LLC	SECURED	1,833.65	100.00%	0.00	
0010	UNITED STATES TREASURY/IRS	SECURED	26,209.82	100.00%	0.00	
0011	KOHL'S/CAPITAL ONE	UNSECURED	0.00	*	0.00	
0012	MIDLAND FUND	UNSECURED	0.00	*	0.00	

Chapter 13 Case # 22-19651

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0013	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0014	MUNICIPAL CREDIT UNION	UNSECURED	0.00	*	0.00	
0015	MIDLAND FUNDING	UNSECURED	0.00	*	0.00	
0016	NEW JERSEY DIVISION OF TAXATION	PRIORITY	0.00	100.00%	0.00	
0017	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,014.98	*	0.00	
0019	SELECT PORTFOLIO SERVICING INC	(NEW) Prepetition A	2,771.39	100.00%	0.00	
0020	SLS/EQUITY	UNSECURED	0.00	*	0.00	
0021	SYNCB/CARE CREDIT	UNSECURED	0.00	*	0.00	
0022	SYNCHRONY BANK	UNSECURED	0.00	*	0.00	
0023	SYNCHRONY BANK/ OLD NAVY	UNSECURED	0.00	*	0.00	
0024	SYNCHRONY BANK/CARECREDIT	UNSECURED	0.00	*	0.00	
0025	SYNCHRONY BANK/GAP	UNSECURED	0.00	*	0.00	
0026	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	1,554.74	*	0.00	
0028	TARGET NB	UNSECURED	0.00	*	0.00	
0029	TOYOTA FINANCIAL SERVICES	UNSECURED	0.00	*	0.00	
0030	TOLLS BY MAIL PAYMENT PROCESSING	UNSECURED	0.00	*	0.00	
0032	VIOLATIONS PROCESSING CENTER	UNSECURED	0.00	*	0.00	
0035	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0036	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0037	CAPITAL ONE	UNSECURED	0.00	*	0.00	
0038	CAVALRY PORTFOLIO SERVICES	UNSECURED	0.00	*	0.00	
0039	KOHL'S/CAPITAL ONE	UNSECURED	0.00	*	0.00	
0040	MIDLAND FUND	UNSECURED	0.00	*	0.00	
0041	MIDLAND FUNDING	UNSECURED	0.00	*	0.00	
0042	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0043	MIDLAND FUNDING, LLC	UNSECURED	0.00	*	0.00	
0044	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	586.01	*	0.00	
0045	SYNCHRONY BANK	UNSECURED	0.00	*	0.00	
0046	TOYOTA FINANCIAL SERVICES	UNSECURED	0.00	*	0.00	
0047	LVNV FUNDING LLC	UNSECURED	843.98	*	0.00	

**Total Paid: \$4,364.57**

See Summary

## SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 12, 2024.

Receipts: \$5,030.65      -      Paid to Claims: \$0.00      -      Admin Costs Paid: \$4,364.57      =      Funds on Hand: \$666.08

**\*\*NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.